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Liberty Life Assurance Company of Boston

Group Disability Claims P.O. Box 1525 Dover, NH 03821-1525 (603) 749-2600 Ext. 38535

November 21, 1997

Mount Auburn Hospital Attn: Nancy Stryker 330 Mount Auburn Street Cambridge, MA 02238

RE:

Dr. Anthony Scapicchio

Long Term Disability Benefits

Claim#: 114766

Dear Nancy,

Please be advised we have upheld our decision deny continued long term disability benefits to Dr. Anthony Scapicchio. Benefits were paid to April 13, 1995 through April 13, 1997. This decision is based on a review of Dr. Scapicchio's file, including information which was submitted in conjunction with his request for review.

Please feel free to contact me if you have any questions regarding this correspondence.

Sincerely,

Susan W. Colinet

Susan W. Colinet Quality Review Analyst (800) 210-0268 ext. 38577